

KEVIN WOODS

Background report to support inclusion
in the **2024 Guide To The UK's Top
Rated Financial Advisers**



Kevin Woods

Smart Choice Equity Release



Top Rated 2024

4.9 / 5  30 reviews

VouchedFor checks:

 Recent Client Reviews

 Whole of Market Equity Release Adviser

 Qualifications Uploaded

 Positive First Impressions

Services offered

 Equity Release

Qualifications listed

Standard Qualifications: 7 Qualifications

CII - Certificate in Financial Planning & Lifetime Mortgage Activities

CII - Certificate in Equity Release

CII - Certificate in Life and Pensions

CII Level 3 Certificate in Financial Planning

CII Financial Planning Certificate

[view more at the profile link below](#)

Client & First Impression Reviews

Kevin Woods

Smart Choice Equity Release



4.9 out of 5

This adviser has some reviews that were left while they were employed at a different firm to the one they are at now.

First impression from a user who is not yet a client

September 2024

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Kevin

It was a very professional meeting and all types of mortgages was explained with the various terms and conditions.

Review from Verified Client

Hampshire | August 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

To finance a capital purchase.

How has Kevin helped you?

He has arranged everything from start to finish.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Very little.

Review from Verified Client

Hampshire | July 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

Kevin came up with a solution that was tailor made for our particular circumstances

How has Kevin helped you?

He found a cost effective way to lower our legal fees connected with our plan.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Happy with all that was done. Kevin and Samantha kept us in the picture all the way through the process which took less time than we expected.

First impression from a user who is not yet a client

May 2024

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Kevin

Kevin acknowledged my circumstance and acted very quickly. He is very polite, professional and able to offer a lot of help due to his experience.

Review from Verified Client

Hampshire | May 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

To assist a capital purchase.

How has Kevin helped you?

Arranged finance

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

No

Review from Verified Client

Hampshire | May 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

My house roof was over due to be replaced

How has Kevin helped you?

Kevin guided through the process

Have you seen the outcome you were hoping for?

Yes, I am very pleased. I managed to pay back my family fit paying for my new roof. I also owed some money to my bank. I paid them back in full too.

What could they have done better?

Nothing all very good

Review from Verified Client

Hampshire | April 2024

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

What were the circumstances that caused you to initially look for a financial adviser?

Medical requirements, improving and simplifying our property, to improve standard of living in later years.

How has Kevin helped you?

Investigated needs and convinced us to not draw the full amount at the outset.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing comes to mind, we were well advised

Review from Verified Client

Dorset | April 2024

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

What were the circumstances that caused you to initially look for a financial adviser?

Equity release

How has Kevin helped you?

Sold us the product and saw it through to a conclusion Easy to contact and dealt with any issues promptly

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Kevin could have had better support and communication from the company he had to go through. We started the process in October, which wasn't completed until March. The other company didn't keep us informed, no communication at all, if it wasn't for Kevin, we would

probably still be waiting.

Review from Verified Client

Dunbartonshire | February 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

Required Equity release

How has Kevin helped you?

Advice asked for was received, acted upon and desired result achieved

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

For some reason, on this occasion, I was asked for, and had to provide much more information than ever in the past, and I did wonder why a lot of it was necessary.

Review from Verified Client

Hampshire | January 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

I realised my savings were dwindling and thought equity release was a good idea

How has Kevin helped you?

By explaining in depth how an equity release works and if it would work for me. He asked about my income, age, savings etc and I decided that I would like to go ahead with equity release. He kept me informed all along and occasionally I requested more information about certain aspects and he kept me fully informed and gave me regular progress reports.

Have you seen the outcome you were hoping for?

Yes, all has satisfactory.

What could they have done better?

In my opinion there is nothing he could have done more

Review from Verified Client

Dorset | January 2024

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

Desperation

How has Kevin helped you?

Being understanding

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Dorset | January 2024

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

We were recommended Kevin by a friend for a Life Long mortgage

How has Kevin helped you?

He has arranged a mortgage for us.

Have you seen the outcome you were hoping for?

Yes we are very happy

What could they have done better?

More information initially about other providers.

Review from Verified Client

Sussex | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

Equity release advice

How has Kevin helped you?

Yes. Polite. Professional and friendly

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

No

First impression from a user who is not yet a client

December 2023

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Kevin

I am very pleased with Kevin my Financial advisor. He knows his business well. I find Kevin to be a sincere man. Kind friendly and very professional. Tries to help you with the enquiry and best he can, as fast as possible to help speed things along the best he can.

Review from Verified Client

Dorset | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

The requirement from my existing mortgage provider to clear my outstanding interest only mortgage which had come to the end of its term.

How has Kevin helped you?

By considering all options open to me and finally recommending equity release

Have you seen the outcome you were hoping for?

Absolutely. I had anticipated that the process would take considerably longer but from the initial meeting with Kevin, to full completion took a little over 4 weeks

What could they have done better?

Nothing

Review from Verified Client

Hampshire | November 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

I wanted to do equity release and was put on to kevin

How has Kevin helped you?

Kevin has been a great help to my wife and myself doing equity release he provides a clear plan and and gets every thing on paper ,you get a clear and easy to understand booklet a d also does home visits in which he goes through everything with you ,he makes everything easy to understand

Have you seen the outcome you were hoping for?

Yes we have every thing now completed we arevery happy with the outcome I would have no problem recommending Kevin to any one who needed his services,

What could they have done better?

I don't think anything could have been done better

Review from Verified Client

Hampshire | November 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

Lack of income to live on.

How has Kevin helped you?

Following a very comprehensive interview, came up with an excellent solution.

Have you seen the outcome you were hoping for?

Very much so.

What could they have done better?

Nothing

Review from Verified Client

Hampshire | October 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

I needed help with obtaining an Equity Release Mortgage after my wife died.

How has Kevin helped you?

Kevin, not only advised me about the different products on the market, but managed to get me an Equity Release Mortgage, which has now just been completed.

Have you seen the outcome you were hoping for?

Yes, thanks to Kevin.

What could they have done better?

Nothing, everything was perfect.

First impression from a user who is not yet a client

October 2023

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Kevin

I wanted advice on a Lifetime Mortgage and was glad that I approached Kevin as he couldn't have been more helpful. The whole process didn't take very long and I received the money in just a few weeks. I would recommend him to anyone wanting advice on equity release.

First impression from a user who is not yet a client

October 2023

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Kevin

Kevin was very pleasant and explain everything clearly

First impression from a user who is not yet a client

September 2023

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Kevin

Very thorough and timely. Would definitely recommend to friends and family. Nothing too much trouble and all explained extremely well. Thank you.

First impression from a user who is not yet a client

June 2023

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Kevin

Kevin was extremely friendly, helpful and professional. At no time were we under any pressure to accept his advice, and we were kept updated throughout the process.

Review from Verified Client

London | May 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

When our parents decided to do some house renovation, they considered a number of different options to provide some finances to support this. With their particular circumstances, and at their age, Equity Release worked best for them and also enabled them to achieve their overall estate planning goals. Kevin Woods was recommended to us by our financial advisor who had had excellent experience of working with him previously.

How has Kevin helped you?

Working with Kevin and Samantha has been such a positive experience. They were approachable and completely professional throughout the whole process. They were not at all fazed by any of the hurdles we faced along the way in securing the right ER product, especially in the current volatile economic climate. Their persistence and commitment to finding our parents the best deal and helping us work through the challenges was invaluable. They were so easy to work with, communicated and responded rapidly to requests and kept us up to date at each stage of the process. With their support we got final sign off for the equity release with the opportunity for further draw down. But even that aspect came with its own difficulties from the Equity Release company, but once again Kevin and Samantha showed both their exceptional Professionalism, their commitment to ensuring that we as clients achieved our aim, and an acute awareness of when they needed to apply an extra level of help even without us asking.

Have you seen the outcome you were hoping for?

With their help and support a successful outcome all round, was achieved. Our huge thanks to

Kevin & Samantha at Laterlivingnow! We would highly recommend them to anyone.

What could they have done better?

Kevin and Samantha worked very hard to get us what we wanted, there was very little more they could have done.

Review from Verified Client

Middlesex | May 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

Needed to release money from house for dental surgery

How has Kevin helped you?

He advised on which type of equity release suited my needs, instructed me on all the elements I'd need to provide, sourced the right company to provide the money, filled in all the application forms, advised me on the legal firm that would be best suited and communicated everything clearly on Teams meetings.

Have you seen the outcome you were hoping for?

Yes, the money is now in my account

What could they have done better?

Nothing

Review from Verified Client

Dorset | April 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

The need to do some home improvements and also to help my grandchildren.

How has Kevin helped you?

Kevin provided a high level of professionalism and expertise. He was helpful and clear and true to his word. He did not give empty promises and if he said he was going to do something, he did it. He tried very hard to process my application as quickly as he possibly could but never promised what he couldnt deliver. I was really very impressed.

Have you seen the outcome you were hoping for?

Yes , the outcome is as I hoped for .

What could they have done better?

I do not know.

Review from Verified Client

Surrey | April 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

We wanted to clear our existing balance on our mortgage which was coming to an end but was not ready to downsize

How has Kevin helped you?

Kevin secured the best equity release for our needs

Have you seen the outcome you were hoping for?

Yes,completion has taken place,leaving us to have time to decide if and when we want to move

What could they have done better?

Nothing really,the whole process was completed in a realistic timeframe

Review from Verified Client

Hampshire | April 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

I needed to raise some money from my property

How has Kevin helped you?

Kevin was very calm and collected in all his communications, either in the phone, via Zoom or in person. He worked so efficiently and kept me informed with all new developments and let me know what I had to do to help move the case forward. Kevin is a very kind and friendly advisor and you really do feel as if he is working to find the best possible outcome for you. I would definitely recommend him to anyone who was looking for an equity release specialist

Have you seen the outcome you were hoping for?

The outcome of the activities was even better than I expected

What could they have done better?

I can't see any way they could've done better. Everything was excellent.

Review from Verified Client

Hampshire | April 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to initially look for a financial adviser?

I had an interest only mortgage which was due to be repaid in the near future

How has Kevin helped you?

I would give Kevin a 10/10 across the board! He was kind, empathetic and I felt I was in trusted hands. I had gone to a couple of other equity release advisors before I found Kevin but felt that they were really pushy - Kevin wasn't like that at all. I expressed my concerns to him and he explained how it all worked and what was involved in simplistic terms that I could understand. I asked to see him face to face as for me it's important to read someone's body language and he immediately put me at ease. I cannot fault his service at all. He couldn't have done anything any better he was fantastic!

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing as everything was taken care of with him

Read more reviews at

<https://www.vouchedfor.co.uk/equity-release-advisor/fareham/067826-kevin-woods/reviews>